Trying 01081...Open

PLEASE ENTER HOST PORT ID:
PLEASE ENTER HOST PORT ID:x
LOGINID:d234trp
PASSWORD:
TERMINAL (ENTER 1, 2, 3, 4, OR ?):☐3


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*        * PLEASE USE 305-9000 FOR NEW TELEPHONE NUMBER * *
*                                                        *
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* * * * * * * * * * * * * * * * * * * * * * * * * * * *
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*   such, of the data.                                   *
* * * * * * * * * * * * * * * * * * * * * * * * * * * *
*                Help Desk --> 703-305-9000             *
*                                                        *
*   The Help Desk is staffed for APS support 7 days/week. *
*     Monday through Friday:       6:30am - 9:00pm       *
*     Saturday, Sunday, Holidays: 8:30am - 5:00 pm       *
*                                                        *
*   The Help Desk staff at this number will handle all APS *
*   related questions.                                   *
* * * * * * * * * * * * * * * * * * * * * * * * * * * *
*   >>>>>>>>>>>> NEW SUNDAY HOURS !!! <<<<<<<<<<<<<      *
*                                                        *
*   The APS is available:                                *
*         6:30am - 9:00pm Monday through Friday          *
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*                                                        *
*     APS is unavailable Thanksgiving Day, Christmas Day, *
*     and New Year's Day.                                *
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FILE 'USPAT' ENTERED AT 13:41:54 ON 09 DEC 1998

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*                    W E   C O M E    T O    T H E              *
*          U. S.   P A T E N T    T E X T    F I L E            *
* * * * * * * * * * * * * * * * * * * * * * * * * * * * * * .
```

=> loan(p)application

```
        830 LOAN
    1255733 APPLICATION
L1      115 LOAN(P)APPLICATION
```

=> l1 and database

```
      16005 DATABASE
L2       46 L1 AND DATABASE
```

=> l2 and mortgage

```
        206 MORTGAGE
L3       17 L2 AND MORTGAGE
```

=> d 1-17

1. 5,831,664, Nov. 3, 1998, Method and system for synchronizing data
between at least one mobile interface device and an interactive terminal;
Cathleen S. Wharton, et al., 348/13; 345/1, 4, 156; 348/8, 10; 455/4.2,
6.2 [IMAGE AVAILABLE]

2. 5,826,020, Oct. 20, 1998, Workflow real time intervention; Jim
Randell, 395/200.32, 200.31, 200.56, 200.68 [IMAGE AVAILABLE]

3. 5,819,230, Oct. 6, 1998, System and method for tracking and funding
asset purchase and insurance policy; Robert A. Christie, et al., 705/4,
38, 39 [IMAGE AVAILABLE]

4. 5,774,883, Jun. 30, 1998, Method for selecting a seller's most
profitable financing program; Lloyd R. Andersen, et al., 705/38, 35, 37
[IMAGE AVAILABLE]

5. 5,768,506, Jun. 16, 1998, Method and apparatus for distributed
workflow building blocks of process definition, initialization and
execution; Jim Randell, 395/200.32, 200.56, 200.68 [IMAGE AVAILABLE]

6. 5,748,738, May 5, 1998, System and method for electronic
transmission, storage and retrieval of authenticated documents; Stephen
F. Bisbee, et al., 380/25, 30 [IMAGE AVAILABLE]

7. 5,745,687, Apr. 28, 1998, System for distributed workflow in which a
routing node selects next node to be performed within a workflow
procedure; Jim Randell, 395/200.31; 364/468.03; 395/672, 676; 705/8, 9
[IMAGE AVAILABLE]

8. 5,742,775, Apr. 21, 1998, Method and apparatus of creating financial
instrument and administering an adjustable rate loan system; Douglas L.
King, 705/38 [IMAGE AVAILABLE]

9. 5,689,650, Nov. 18, 1997, Community reinvestment act network; Glenn
B. McClelland, et al., 705/36 [IMAGE AVAILABLE]

10. 5,673,402, Sep. 30, 1997, Computer system for producing an
illustration of an investment repaying a mortgage; Ronald D. Ryan, et
al., 705/38 [IMAGE AVAILABLE]

11.   5,655,085, Aug. 5, 1997, Computer system for automated comparing of universal life insurance policies based on selectable ▮teria; Ronald D. Ryan, et al., 705/4 [IMAGE AVAILABLE]

12.   5,644,727, Jul. 1, 1997, System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing; Charles Agee Atkins, 705/40 [IMAGE AVAILABLE]

13.   5,615,268, Mar. 25, 1997, System and method for electronic transmission storage and retrieval of authenticated documents; Stephen F. Bisbee, et al., 380/25, 23, 30, 49 [IMAGE AVAILABLE]

14.   5,611,052, Mar. 11, 1997, Lender direct credit evaluation and loan processing system; Diana R. Dykstra, et al., 705/38, 35 [IMAGE AVAILABLE]

15.   5,491,817, Feb. 13, 1996, Linking system and method for accessing directory information about an object in one context when information in another context is known; Gita Gopal, et al., 707/200; 364/282.3, 282.4, DIG.1 [IMAGE AVAILABLE]

16.   5,220,501, Jun. 15, 1993, Method and system for remote delivery of retail banking services; Matthew P. Lawlor, et al., 380/24; 379/93.18; 380/29; 705/43; 902/24 [IMAGE AVAILABLE]

17.   4,953,085, Aug. 28, 1990, System for the operation of a financial account; Charles A. Atkins, 705/36; 364/918, 918.1, 918.3, DIG.2; 705/38 [IMAGE AVAILABLE]

=> d 12 ab

US PAT NO: 5,644,727 [IMAGE AVAILABLE]   L3: 12 of 17

ABSTRACT:
A practical communication and computer based system and method for effecting exchange, investment and borrowing involves the use of digital communication and computation terminals distributed to users and service providers. Through the system described and its combined computer and communication terminals, client/customers may purchase goods and services, save, invest, track bonuses and rebates and effect enhanced personal financial analysis, planning, management and record keeping with less effort and increased convenience. Through a prioritization function, the client specifies her financial objectives, her risk preference, and budgetary constraints. The prioritization function automatically suggests to the individual a portfolio of asset and liability accounts that may be credited and/or debited to provide the required funds for consumption and to form investments and borrowing to best realize her financial objectives over a defined time horizon. If desired, the system automatically manages a client's budgetary and financial affairs through a system of expert sweeps based on a client's preferences. The client's accounts are monitored via a borrowing power baseline, and considered imbalanced if the client's borrowing power is less than the minimum borrowing power. If the account is imbalanced, the client may reallocate the assets and liabilities within the client account and/or modify a set of constraints on the client account. If the client account is still not balanced after modification of the account, the system will deny authorization for certain requested transactions, and may initiate the liquidation of certain asset accounts and reduce the balances of one or more liability accounts.

=> d 14 ab

US PAT NO: 5,611,052 [IMAGE AVAILABLE]   L3: 14 of 17

ABSTRACT:
An apparatus and method for automatic credit evaluation and **loan**
processing is disclosed. The apparatus includes a central processing unit
which has capabilities for communicating with off-site remote access
terminals. The central processing unit also includes facsimile
transmission capabilities as well as capabilities for communicating with
credit bureau computers. Mass storage capabilities are included for
storing program modules executable on the central processing unit and for
maintaining databases. Program modules are provided for remote access
security, credit bureau information processing, credit scoring, message
display, and facsimile generation. In operation, the central processing
unit is accessed from a remote terminal, **loan application**
information is entered into the remote terminal, credit bureau
information is accessed by the apparatus, credit scoring is performed,
and a **loan application** is approved or declined. All steps, except
for the entering of **loan application** information into the remote
terminal, are fully automated, require no intermediate human
intervention, and no intermediate handling of paper records.
Application status is provided to the user via a visual display on
the remote access terminal and hard copy confirmation to the user and
lender via facsimile transmission.

=> d clms

CLAIMS:

CLMS(1)

What is claimed is:

1. For use with an interactive terminal having a display and a
predetermined application associated therewith, a method for
synchronizing display of data relating to the predetermined application
between the interactive terminal and at least one mobile interface device
having a display, the method comprising:
  providing each of the at least one mobile interface device with a user
   input receiving means for receiving a user input signal, the at least
   one mobile interface device for transmitting the user input signal for
   synchronization with the interactive terminal;
  providing a set-top transceiver device operatively coupled to the
   interactive terminal and in communication with the at least one mobile
   interface device for receiving the user input signal from the at least
   one mobile interface device and for transmitting a synchronization
   signal to the at least one mobile interface device and the interactive
   terminal; and
  providing a remote central processing unit having a **database** stored
   therein corresponding to the predetermined application and operatively
   coupled to the set-top transceiver device for receiving and processing
   the user input signal based on the **database** to obtain the
   synchronization signal for receipt by the set-top transceiver device,
   the synchronization signal including a first display control signal and
   a second display control signal, the first display control signal for
   controlling the display of the at least one mobile interface device and
   the second display control signal for controlling the display of the
   interactive terminal so as to allow the at least one mobile interface
   device to be dynamically reconfigured in response to the user input
   signal to display data corresponding to the predetermined application
   associated with the interactive terminal.

CLMS(2)

2. The method as recited in claim 1 wherein the step of providing the set-top transceiver device includes the step of providing a **database** and a processor associated therewith and wherein the set-top transceiver device processes the user input signal to obtain the synchronization signal.

CLMS(3)

3. The method as recited in claim 1 wherein the at least one mobile interface device includes a plurality of mobile interface devices and wherein the step of transmitting the synchronization signal includes the step of broadcasting the synchronization signal to the plurality of mobile interface devices.

CLMS(4)

4. The method as recited in claim 1 wherein the user input receiving means is a touch screen.

CLMS(5)

5. The method as recited in claim 4 wherein the touch screen includes virtual buttons adapted to dynamically reconfigure in response to the first display control signal.

CLMS(6)

6. The method as recited in claim 1 wherein the user input receiving means is a keyboard.

CLMS(7)

7. The method as recited in claim 1 wherein the user input receiving means is a voice recognizer.

CLMS(8)

8. The method as recited in claim 1 wherein the mobile interface device is a personal digital assistant.

CLMS(9)

9. The method as recited in claim 1 wherein the at least one mobile interface device transmits the user input signal using wireless communications.

CLMS(10)

10. The method as recited in claim 9 wherein the wireless communications is infrared communications.

CLMS(11)

11. The method as recited in claim 1 wherein the at least one mobile interface device transmits the user input signal using wireline communications.

CLMS(12)

12. The method as recited in claim 1 wherein the predetermined application is a real estate application.

CLMS(13)

13. The method as recited in claim 1 wherein the step of providing each

of the at least one mobile interface device further includes the step of
providing each of the ● least one mobile interface de●e with a memory
and a processor for storing and processing the data at ●ie mobile
interface device.

CLMS(14)

14. The method as recited in claim 1 wherein the interactive terminal is
a television receiver.

CLMS(15)

15. The method as recited in claim 1 wherein the interactive terminal is
a computer terminal.

CLMS(16)

16. For use with an interactive terminal having a display and a
predetermined application associated therewith, a method for
synchronizing display of data relating to the predetermined application
between the interactive terminal and at least one mobile interface device
having a display, the method comprising:
  providing each of the at least one mobile interface device with an input
    receiving means for receiving a user input signal;
  providing a set-top transceiver device operatively coupled to the
    interactive terminal and in communication with the at least one mobile
    interface device for transmitting and receiving signals to and from the
    at least one mobile interface device;
  providing a remote central processing unit having a memory containing
    data corresponding to the predetermined application and operatively
    coupled to the set-top transceiver device for transmitting and
    receiving signals to and from the set-top transceiver device;
  receiving the user input signal at the at least one mobile interface
    device;
  transmitting the user input signal to the set-top transceiver device to
    obtain a data signal;
  transmitting the data signal to the central processing unit;
  processing the data signal based on the **database** to obtain a
    synchronization signal having a first display control signal and a
    second display control signal, the first display control signal for
    controlling the display of the at least one mobile interface device and
    the second display control signal for controlling the display of the
    interactive terminal; and
  transmitting the synchronization signal to the interactive terminal and
    the at least one mobile interface device so as to allow the at least
    one mobile interface device to be dynamically reconfigured in response
    to the user input signal so as to synchronize display of data between
    the interactive terminal and the at least one mobile interface device.

CLMS(17)

17. The method as recited in claim 16 wherein the step of providing the
set-top transceiver device further includes the step of providing a
memory and a processor associated therewith and wherein the set-top
transceiver device processes the user input signal to obtain the
synchronization signal.

CLMS(18)

18. The method as recited in claim 16 wherein the at least one mobile
interface device includes a plurality of mobile interface devices and
wherein the step of transmitting the synchronization signal includes the
step of broadcasting the synchronization signal to the plurality of
mobile interface devices.

CLMS(19)

19. The method as recited claim 16 wherein the input receiving means is a touch screen.

CLMS(20)

20. The method as recited in claim 19 wherein the touch screen includes a plurality of virtual buttons adapted to dynamically reconfigure in response to the first display control signal.

CLMS(21)

21. The method as recited in claim 16 wherein the input receiving means is a keyboard.

CLMS(22)

22. The method as recited in claim 16 wherein the user input receiving means is a voice recognizer.

CLMS(23)

23. The method as recited in claim 16 wherein the mobile interface device is a personal digital assistant.

CLMS(24)

24. The method as recited in claim 16 wherein the step of transmitting the user input signal to the set-top transceiver device is performed using wireless communications.

CLMS(25)

25. The method as recited in claim 24 wherein the wireless communications is infrared communications.

CLMS(26)

26. The method as recited in claim 16 wherein the step of transmitting the user input signal to the set-top transceiver device is performed using wireline communications.

CLMS(27)

27. The method as recited in claim 16 wherein the predetermined application is a real estate application.
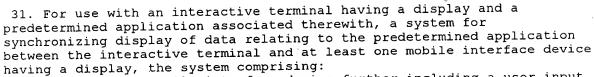
CLMS(28)

28. The method as recited in claim 16 wherein the step of providing the at least one mobile interface device further includes the step of providing each of the at least one mobile interface devices with a memory and a processor for storing and processing the data at the at least one mobile interface device.

CLMS(29)

29. The method as recited in claim 16 wherein the interactive terminal is a television receiver.

CLMS(30)

30. The method as recited in claim 16 wherein the interactive terminal is a computer terminal.

CLMS(31)

31. For use with an interactive terminal having a display and a predetermined application associated therewith, a system for synchronizing display of data relating to the predetermined application between the interactive terminal and at least one mobile interface device having a display, the system comprising:

the at least one mobile interface device further including a user input receiving means for receiving a user input signal, the at least one mobile interface device for transmitting the user input signal for synchronization with the interactive terminal;

a set-top transceiver device operatively coupled to the interactive terminal and in communication with the at least one mobile interface device for receiving the user input signal from the at least one mobile interface device and for transmitting a synchronization signal to the at least one mobile interface device and the interactive terminal; and

a remote central processing unit having a **database** stored therein corresponding to the predetermined application and operatively coupled to the set-top transceiver device for receiving and processing the user input signal based on the **database** to obtain the synchronization signal for receipt by the set-top transceiver device, the synchronization signal including a first display control signal and a second display control signal, the first display control signal for controlling the display of the at least one mobile interface device and the second display control signal for controlling the display of the interactive terminal so as to allow the at least one mobile interface device to be dynamically reconfigured in response to the user input signal so as to synchronize display of data between the interactive terminal and the at least one mobile interface device.

CLMS(32)

32. The system as recited in claim 31 wherein the set-top transceiver device includes a **database** and a processor associated therewith and wherein the set-top transceiver device processes the user input signal to obtain the synchronization signal.

CLMS(33)

33. The system as recited in claim 31 wherein the at least one mobile interface device includes a plurality of mobile interface devices and wherein the set-top transceiver device is further provided for broadcasting the synchronization signal to the plurality of mobile interface devices.

CLMS(34)

34. The system as recited in claim 31 wherein the user input receiving means is a touch screen.

CLMS(35)

35. The system as recited in claim 34 wherein the touch screen includes virtual buttons adapted to dynamically reconfigure in response to the first display control signal.

CLMS(36)

36. The system as recited in claim 31 wherein the user input receiving means is a keyboard.

CLMS(37)

37. The system as recited in claim 31 wherein the user input receiving

means is a voice recognizer.

CLMS(38)

38. The system as recited in claim 31 wherein the at least one mobile interface device is a personal digital assistant.

CLMS(39)

39. The system as recited in claim 31 wherein the at least one mobile interface device transmits the user input signal using wireless communications.

CLMS(40)

40. The system as recited in claim 39 wherein the wireless communications is infrared communications.

CLMS(41)

41. The system as recited in claim 31 wherein the at least one mobile interface device transmits the user input signal using wireline communications.

CLMS(42)

42. The system as recited in claim 31 wherein the predetermined application is a real estate application.

CLMS(43)

43. The system as recited in claim 31 wherein the at least one mobile interface device further includes a memory and a processor for storing and processing the data at the at least one mobile interface device.

CLMS(44)

44. The system as recited in claim 31 wherein the interactive terminal is a television receiver.

CLMS(45)

45. The system as recited in claim 31 wherein the interactive terminal is a computer terminal.

=>

=> loan(p[)bid#

MISSING OPERATOR 'LOAN(P['

=> loan(p)bid

```
          830 LOAN
         1473 BID
L4          3 LOAN(P)BID
```

=> d 1-3

1. 5,243,331, Sep. 7, 1993, Keypad for computer system; Robert G. McCausland, et al., 345/172; 340/825.26 [IMAGE AVAILABLE]

2. 4,921,249, May 1, 1990, Boardgame combining two levels of play; James Kropkowski, et al., 273/256, 274 [IMAGE AVAILABLE]

3. 3,598,308, Aug. 1▮ ▮1971, MEANS FOR CALCULATING MA▮▮T YIELD ON
DISCOUNT BONDS; Anthon▮ ▮F. Garcia, Jr., 235/88R, 88F [▮▮E AVAILABLE]

=> lender(p)bid

```
        115 LENDER
       1473 BID
L5        0 LENDER(P)BID
```

=> d his

```
       (FILE 'USPAT' ENTERED AT 13:41:54 ON 09 DEC 1998)
L1        115 LOAN(P)APPLICATION
L2         46 L1 AND DATABASE
L3         17 L2 AND MORTGAGE
L4          3 LOAN(P)BID
L5          0 LENDER(P)BID
```

=> l2 and credit

```
      10821 CREDIT
L6        29 L2 AND CREDIT
```

=> l6 and score

```
      24938 SCORE
L7         7 L6 AND SCORE
```

=> d 1-7

1. 5,818,955, Oct. 6, 1998, Document and signature verification system
and method; Christopher Paul Kenneth Smithies, et al., 382/115;
340/825.34; 380/23; 382/232 [IMAGE AVAILABLE]

2. 5,774,883, Jun. 30, 1998, Method for selecting a seller's most
profitable financing program; Lloyd R. Andersen, et al., 705/38, 35, 37
[IMAGE AVAILABLE]

3. 5,745,654, Apr. 28, 1998, Fast explanations of scored observations;
Hari Titan, 706/20, 11, 50 [IMAGE AVAILABLE]

4. 5,689,650, Nov. 18, 1997, Community reinvestment act network; Glenn
B. McClelland, et al., 705/36 [IMAGE AVAILABLE]

5. 5,647,017, Jul. 8, 1997, Method and system for the verification of
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382/119; 340/825.34; 380/23; 382/232 [IMAGE AVAILABLE]

6. 5,611,052, Mar. 11, 1997, Lender direct **credit** evaluation and
loan processing system; Diana R. Dykstra, et al., 705/38, 35 [IMAGE
AVAILABLE]

7. 5,544,255, Aug. 6, 1996, Method and system for the capture, storage,
transport and authentication of handwritten signatures; Christopher P. K.
Smithies, et al., 382/119; 340/825.34; 380/23; 382/232 [IMAGE AVAILABLE]

=> d 6 ab

US PAT NO: 5,611,052 [IMAGE AVAILABLE]   L7: 6 of 7

ABSTRACT:

An apparatus and method for automatic **credit** evaluation and **loan** processing is disclosed. The apparatus includes a central processing unit which has capabilities for communicating with off-site remote access terminals. The central processing unit also includes facsimile transmission capabilities as well as capabilities for communicating with **credit** bureau computers. Mass storage capabilities are included for storing program modules executable on the central processing unit and for maintaining databases. Program modules are provided for remote access security, **credit** bureau information processing, **credit** scoring, message display, and facsimile generation. In operation, the central processing unit is accessed from a remote terminal, **loan** **application** information is entered into the remote terminal, **credit** bureau information is accessed by the apparatus, **credit** scoring is performed, and a **loan application** is approved or declined. All steps, except for the entering of **loan application** information into the remote terminal, are fully automated, require no intermediate human intervention, and no intermediate handling of paper records. **Application** status is provided to the user via a visual display on the remote access terminal and hard copy confirmation to the user and lender via facsimile transmission.